

YADKIN FINANCIAL CORPORATION

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3954720	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$1,803	\$4,261	136.3%		
Loans	\$1,378	\$2,919	111.9%		
Construction & development	\$131	\$401	205.9%		
Closed-end 1-4 family residential	\$193	\$372	92.8%		
Home equity	\$194	\$277	42.5%		
Credit card	\$0	\$0			
Other consumer	\$25	\$26	4.0%		
Commercial & Industrial	\$186	\$423	127.5%		
Commercial real estate	\$542	\$1,133	108.8%		
Unused commitments	\$310	\$659	112.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$125	\$434	247.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$163	\$277	69.9%		
Cash & balances due	\$41	\$132	222.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$50	\$69	40.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$44	\$79	81.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,588	\$3,647	129.7%		
Deposits	\$1,520	\$3,250	113.8%		
Total other borrowings	\$56	\$362	541.7%		
FHLB advances	\$26	\$355	1271.9%		
Equity					
Equity capital at quarter end	\$216	\$614	184.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	10.1%	--		
Tier 1 risk based capital ratio	13.2%	11.8%	--		
Total risk based capital ratio	14.4%	12.2%	--		
Return on equity ¹	9.1%	7.4%	--		
Return on assets ¹	1.1%	1.1%	--		
Net interest margin ¹	4.1%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	117.3%	29.2%	--		
Loss provision to net charge-offs (qtr)	4571.2%	126.4%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	1.8%	1.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.4%	1.3%	0.1%	0.0%	--
Home equity	0.7%	0.7%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	1.0%	0.1%	0.3%	--
Commercial & Industrial	1.2%	1.3%	0.5%	0.0%	--
Commercial real estate	1.1%	0.7%	0.0%	0.0%	--
Total loans	1.1%	0.9%	0.1%	0.0%	--